IN THE CLAIMS:

Please amend the claims as indicated below.

Claims 1-47 (Cancelled)

48. (Currently amended) A method for real time mobile commerce transactions comprising:

receiving a selected transaction request transmitted from a mobile device to a central server, wherein the selected transaction request comprises an information search request, an information acquisition request, an information comparison request, a price request, a price comparison request, a transaction instruction request, and a transaction execution request, and wherein transmitting the selected transaction request comprises, transmitting using a keyboard, transmitting using audible speech, and transmitting visual data, comprising data in a touch screen enabled display panel format;

receiving in the mobile device information from a coupled wireless bar code reader, wherein the information comprises at least one of product identification information, product feature information, and price information, and wherein the wireless bar code reader reads the information from a bar code chosen from a group comprising a bar code on an item in proximity to the wireless bar code reader and a bar code referring to an item not in proximity to the wireless bar code reader, wherein the coupled wireless bar code reader is one of integrated in the mobile device, and collocated with the mobile device;

querying at least one server regarding the selected transaction request in response to receiving the selected transaction request;

receiving a response to the query from the at least one server;

processing the received response, including formatting the received response;

transmitting the processed response to the mobile device, such that the mobile device receives the response in one of a plurality of formats comprising an audible data format, and a visual data format including a touch screen enabled display panel format; and

executing a transaction in response to a received transaction execution request, including communicating with the at least one server using data received from the mobile device, and further comprising automatic payment using the wireless bar code reader device information, automatically entering an item in an inventory database as sold, enabling the item to be removed from a store.

49. (New) The method of claim 48 wherein the wireless bar code reader device comprises at least one of an optical bar code reader and a radio frequency (RF) bar code reader.

50. (New) A method for real time mobile commerce transactions comprising:

receiving a selected transaction request transmitted from a mobile device to a central server, wherein the selected transaction request comprises an information search request, an information acquisition request, an information comparison request, a price request, a price comparison request, a transaction instruction request, and a transaction execution request, and wherein transmitting the selected transaction request comprises, transmitting using a keyboard, transmitting using audible speech, and transmitting visual data, comprising data in a touch screen enabled display panel format;

receiving in the mobile device information from a radio frequency identification (RFID) tag, wherein the information received from the RFID tag comprises at least one of product identification information, product feature information, price information, product availability information, shipping information and payment information and

querying at least one server regarding the selected transaction request in response to receiving the selected transaction request;

receiving a response to the query from the at least one server;

processing the received response, including formatting the received response;

transmitting the processed response to the mobile device, such that the mobile device receives the response in one of a plurality of formats comprising an audible data format, an alpha numeric data format and a visual data format including a touch screen enabled display panel format; and

executing a transaction in response to a received transaction execution request, including communicating with the at least one server using data received from the mobile device, and further comprising automatic payment using the RFID tag information, automatically entering an RFID tagged item in an inventory database as sold, enabling the item to be removed from a store.

51. (New) A method for real time mobile commerce transactions comprising:

configuring a mobile device for computation, command, control and communication of voice and data information;

the mobile device communicating with a server to transmit and receive data via at least one network using at least one of wired and wireless communication methods using at least one communication protocol on at least one channel of the mobile device, wherein transmitting comprises, transmitting using a keyboard, transmitting using audible speech, and transmitting visual data that comprises data in a touch screen enabled display panel format; and wherein receiving comprises, receiving using audible speech, using voice, using sound, and receiving using visual data that comprises data in a touch screen enabled display panel format;

receiving transaction information from a plurality of merchant web sites and associated merchant servers wherein the information comprises at least one of product description, product features, product configuration, pricing, shipping, delivery, inventory, payment terms and transaction terms, wherein receiving further comprises receiving in the mobile device information from a coupled RFID tag reader, wherein the information comprises at least one of product identification information, product feature information, and price information, and wherein the RFID tag reader reads the information from a RFID tag chosen from a group comprising an item in proximity to the RFID tag reader and referring to an item not in proximity to the RFID tag reader, wherein the coupled RFID tag reader is one of integrated in the mobile device, and collocated with the mobile device;

communicating a first transaction request from the mobile device to at least one server related to a first item and archiving data related to the communication in at least one of a lookup table and a database in the mobile device;

receiving at least one response to the first transaction request from the at least one server related to the first item and archiving data related to the at least one response in at least one of a lookup table and a database in the mobile device;

comparing the transaction request to the at least one server with the transaction response from the at least one server in conjunction with user defined rules, and storing resulting information in at least one of a lookup table and a database in the mobile device, wherein the comparing is executed in one or more of the mobile device and a server located on the at least one network;

comparing the information provided by the at least one server with information provided by at least one others server for a selected user defined utility, wherein the comparing is executed in one or more of the mobile device and a server located on the at least one network;

evaluating and selecting a server of the at least one servers based on the comparing for execution of a selected transaction related to a selected item, wherein the selection is based on user defined criteria of the comparing for acquisition of a particular item;

communicating a transaction request for the selected transaction to the selected server from the mobile device; and

executing the selected transaction request with the mobile device in conjunction with the selected server, wherein the execution includes at least one payment method selected from a list comprising payment by credit card, payment by a check, payment by debit card, payment via direct debit to a bank account, payment directly charged to an account maintained by the user with the service provider, and payment by debiting an amount from an account maintained by the user within the mobile device, executing further comprising automatic payment using the RFID tag reader device information, automatically entering an item in an inventory database as sold, enabling the item to be removed from a store.

52. (New) A method for real time mobile commerce transactions comprising:

configuring a mobile device for computation, command, control and communication of voice and data information;

the mobile device communicating with a server to transmit and receive data via at least one network using at least one of wired and wireless communication methods using at least one communication protocol on at least one channel of the mobile device, wherein transmitting comprises, transmitting using a keyboard, transmitting using audible speech, and transmitting visual data that comprises data in a touch screen enabled display panel format; and wherein receiving comprises, receiving using audible speech, using voice, using sound, and receiving using visual data that comprises data in a touch screen enabled display panel format;

receiving transaction information from a plurality of merchant web sites and associated merchant servers wherein the information comprises at least one of product description, product features, product configuration, pricing, shipping, delivery, inventory, payment terms and transaction terms;

communicating a first transaction request from the mobile device to at least one server related to a first item and archiving data related to the communication in at least one of a lookup table and a database in the mobile device;

receiving at least one response to the first transaction request from the at least one server related to the first item and archiving data related to the at least one response in at least one of a lookup table and a database in the mobile device;

comparing the transaction request to the at least one server with the transaction response from the at least one server in conjunction with user defined rules, and storing resulting information in at least one of a lookup table and a database in the mobile device, wherein the comparing is executed in one or more of the mobile device and a server located on the at least one network;

comparing the information provided by the at least one server with information provided by at least one others server for a selected user defined utility, wherein the comparing is executed in one or more of the mobile device and a server located on the at least one network;

evaluating and selecting a server of the at least one servers based on the comparing for execution of a selected transaction related to a selected item, wherein the selection is based on user defined criteria of the comparing for acquisition of a particular item;

communicating a transaction request for the selected transaction to the selected server from the mobile device; and

executing the selected transaction request with the mobile device in conjunction with the selected server, wherein the execution includes at least one payment method selected from a list comprising payment by credit card, payment by a check, payment by debit card, payment via direct debit to a bank account, payment directly charged to an account maintained by the user with the service provider, and payment by debiting an amount from an account maintained by the user within the mobile device.